

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Cheryl Lenor Myers  
Debtor

Case No. 22-01795-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Feb 06, 2023

User: AutoDocket  
Form ID: pdf002

Page 1 of 2  
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 08, 2023:**

Recip ID	Recipient Name and Address
db	+ Cheryl Lenor Myers, 22 Machell Drive, Dallas, PA 18612-1611
5496576	+ Elite Revenue Solutions, 200 North River Street, Wilkes Barre, PA 18711-1004
5496577	+ Luzerne County Tax Claim, Luzerne County Courthouse, 200 N River Street, Wilkes Barre, PA 18711-1001
5496581	UGI Utilities, Inc, Electric Service, P O Box 15503, Wilmington, DE 19886-5503

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Feb 06 2023 18:49:51	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5496578	Email/Text: camanagement@mtb.com	Feb 06 2023 18:37:00	M & T Bank, P O Box 619063, Dallas, TX 75261-9063
5496579	Email/Text: camanagement@mtb.com	Feb 06 2023 18:37:00	M & T Bank, P O Box 1288, Buffalo, NY 14240
5501972	Email/Text: camanagement@mtb.com	Feb 06 2023 18:37:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
5499804	+ Email/Text: camanagement@mtb.com	Feb 06 2023 18:37:00	M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
5496944	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 06 2023 18:37:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
5499961	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 06 2023 18:37:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
5496580	+ Email/Text: DeftBkr@santander.us	Feb 06 2023 18:37:00	Santander Bank, 75 State Street, Boston, MA 02109-1827
5496661	+ Email/PDF: gecsed@recoverycorp.com	Feb 06 2023 18:39:17	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5502027	Email/Text: bkrcy@ugi.com	Feb 06 2023 18:37:00	UGI Utilities, Inc., PO Box 13009, Reading, PA 19612

TOTAL: 10

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 08, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor M&T BANK bnicholas@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Kevin M Walsh	on behalf of Debtor 1 Cheryl Lenor Myers KMWesq@aol.com law297@aol.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

**LOCAL BANKRUPTCY FORM 3015-1****IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA****IN RE:****Cheryl Lenor Myers****CHAPTER: 13****CASE NO. 5:22-BK-01795****Debtor(s)**☒ ORIGINAL PLAN

AMENDED PLAN (indicate #)

**0** Number of Motions to Avoid Liens**0** Number of Motions to Value Collateral**CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

1	The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
2	The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
3	The plan avoids a judicial lien or nonpossessory, nonpurchase- money security interest, set out in § 2.G	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

**YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

**1. PLAN FUNDING AND LENGTH OF PLAN.****A. Plan Payments From Future Income**

1. To date, the Debtor paid \$ 0 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$ ?? plus other payments and property stated in § 1B below:

Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
Nov 2022	Oct 2027	1870.92	0	1870.92	112,255.20
				Total Payments:	112,255.20

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.
3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. *Check One:*  
☒ Debtor is at or under median income.

**B. Additional Plan Funding From Liquidation of Assets/Other**

1. The Debtor estimates that the liquidation value of this estate is \$ 40,000.00. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

*Check one of the following two lines:*

☒ No assets will be liquidated. *If this is checked, skip § 1.B.2 and complete § 1.B.3 if applicable.*

☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$ [Enter text here](#) from the sale of property known and designated as [Enter text here](#). All sales shall be completed by [Date](#). If the property does not sell by the date specified, then the disposition of the property shall be as follows: [Enter text here](#)
3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows: Debtor shall have the right or option to sell at about fair market value the lot adj to 4 Warren Drive to pay down the M and T mtg on 4 Warren Drive.

## 2. SECURED CLAIMS.

### A. Pre-Confirmation Distributions. *Check One:*

☒ None.

### B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. *Check One:*

☐ None.  
*If this is checked, the rest of § 2.B need not be completed or reproduced.*

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
M & T Bank	Mtg at 22 Machell Drive	
M & T Bank	Mtg heloc at 4 Warren Drive, Dallas(?5327)	..4998

Santander Consumer USA	Lien on 2017 Dodge Grand Caravan	..

**C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence).** Check One:

☐ None.

*If this is checked, the rest of § 2.C need not be completed or reproduced.*

- ☒ The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Postpetition Arrears to be Cured	Estimated Total to be paid in plan
M & T Bank	4 Warren Drive As per allowed poc	1826.00		1826.00
Santander Bank	2017 Dodge Van	775.12		775.12

**D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)** Check One:

☐ None.

*If this is checked, the rest of § 2.D need not be completed or reproduced.*

- ☒ The claims below are secured claims for which a § 506 valuation is not applicable, and can include: (1) claims that were either (a) incurred within 910 days of the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor, or

(b) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value; (2) conduit payments; or (3) secured claims not provided for elsewhere.

1. The allowed secured claims listed below shall be paid in full and their liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under §1328 of the Code.
2. In addition to payment of the allowed secured claim, present value interest pursuant to 11 U.S.C. §1325(a)(5)(B)(ii) will be paid at the rate and in the amount listed below, unless an objection is raised. If an objection is raised, then the court will determine the present value interest rate and amount at the confirmation hearing.
3. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Principal Balance of Claim	Interest Rate	Total to be Paid in Plan
Luz Cty Tax Claim Elite Revenue	Peacock Lane Lot 22A	6038.69	9	7520.34
Luz Cty Tax Claim Elite Revenue	Ridge Ave Lot 23	11,031.86	9	13,740.34
Luz Cty Tax Claim/Northeast Revenue	4 Carnation Ridge Ave Lot 24	28,213.49	9	35,140.54
Luz Cty Tax Claim/Northeast Revenue	4 Warren Lot 7 Adj Warren Lot 8	27,565.28 6,885.24	9 9	34,332.31 8,576.52
				99,310.05

**E. Secured claims for which a § 506 valuation is applicable.** *Check One:*

☒ None.

**F. Surrender of Collateral.** *Check One:*

☒ None.

**G. Lien Avoidance.** *Do not use for mortgages or for statutory liens, such as tax liens. Check One:*

☒ None.

**3. PRIORITY CLAIMS.**

**A. Administrative Claims**

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.
2. Attorney's fees. Complete only one of the following options:
  - a. In addition to the retainer of \$ pdcosts +\_ 1000.00 already paid by the Debtor, the amount of \$ 3000.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
  - b. \$ [Enter text here](#) per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).
3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above. *Check one:*

☒ None.

**B. Priority Claims (including certain Domestic Support Obligations).**

Allowed unsecured claims entitled to priority under § 1322(a) will be paid in full unless modified under §9.

Name of Creditor	Estimated Total Payment



**C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one:**

☒ None.

**4. UNSECURED CLAIMS.**

**A. Claims of Unsecured Nonpriority Creditors Specially Classified. Check one:**

☒ None.

**B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.**

**5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one:**

☐ None.

*If this is checked, the rest of § 5 need not be completed or reproduced.*

☒ The following contracts and leases are assumed (and arrears in the allowed claim to be cured in the plan) or rejected:

Name of Other Party	Description of Contract or Lease	Monthly Payment	Interest Rate	Estimated Arrears	Total Plan Payment	Assume or Reject
2 tenant leases	mnth to mnth					assume

**6. VESTING OF PROPERTY OF THE ESTATE.**

**Property of the estate will vest in the Debtor upon**

*Check the applicable line:*

- ☐ plan confirmation.  
☒ entry of discharge.  
☐ closing of case.

**7. DISCHARGE:** *(Check one)*

- ☒ The debtor will seek a discharge pursuant to § 1328(a).
- ☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

**8. ORDER OF DISTRIBUTION:**

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: [Enter text here](#)

Level 2: [Enter text here](#)

Level 3: [Enter text here](#)

Level 4: [Enter text here](#)

Level 5: [Enter text here](#)

Level 6: [Enter text here](#)

Level 7: [Enter text here](#)

Level 8: [Enter text here](#)

*If the above Levels are filled in, the rest of § 8 need not be completed or reproduced. If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:*

Level 1: Adequate protection payments.

Level 2: Debtor's attorney's fees.

Level 3: Domestic Support Obligations.

Level 4: Priority claims, pro rata.

Level 5: Secured claims, pro rata.

Level 6: Specially classified unsecured claims.

Level 7: Timely filed general unsecured claims.

Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

**9. NONSTANDARD PLAN PROVISIONS.**

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

Debtor reserves the right to sell real estate to payoff secured claims and/or to fund plan obligations.

Debtor reserves the right to object to proof of claims.  
Debtor may pre-pay plan obligations in whole or part.

OP- 2C 1826. + 775.12 + 2D 99,310.05 + 3A2a 3,000.00=104,911.17 + 7%=112,254.96/60 -  
1870.92

Dated: October 17, 2022

/s/ Kevin M Walsh, Esquire  
Attorney for Debtor

[Enter text here](#)  
Debtor

/s/ Cheryl Lynn Myers  
Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor  
also certifies that this plan contains no nonstandard provisions other than those set out in § 9.